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Editorial Panel: *Margaret Shields/Marie Paul Aristy*
Editor: *Rae Lesser Blumberg*
Contributors: *Diana Burns/Ursula Paredes/Corazon Narvaez*
Julia Tavares/Florissa Abreu/Liliana de García
Production and distribution: *Magda Canals* • Lay out: *Ninón León de Saleme*

Women and the family

EDITORIAL

This edition of our newsletter focuses particularly on the role of women in the family - recognition of the fact that this year is the International Year of the Family. Not only do we have a lead article on "Families - the Myths and the Realities", we also have a condensed version of the occasional paper prepared by INSTRAW for the Secretariat of the International Year of the Family. This innovative paper provides thought-provoking evidence on the importance of a gender approach to the family when considering policies aimed at alleviating poverty. The ideas contained in this paper should be read by anyone concerned with development and the family. As the article points out, the family is not homogeneous. If we wish to support and include the family in development processes it is vital to recognize that the outcome will differ, depending on whether we direct our attention to men or women.

To round out our special family edition of INSTRAW News we have interesting material on families in different parts of Asia and Africa - accounts that should also serve to illustrate the truism that it is impossible to draw up a tight definition of the structure of the family that will apply in all cultures. Perhaps we should content ourselves with the looser definition provided by one child development expert, Arie Bronfenbrenner, when he said; "the family is a group of individuals who have an irrational concern for each other".

Also included in this issue are updates on some of INSTRAW's projects and an account of progress on the newest of our core programmes, a study on the impact of different strategies used in the provision of credit, from a gender perspective. At a time when there is accelerating use of credit provision to micro-entrepreneurs, as a means of alleviating poverty, it is appropriate to endeavour to identify the factors that are important in ensuring that the projects succeed, not only as sound banking propositions but also in improving the lives of the target groups. Once again gender will be a crucial variable in determining outcomes. Further food for thought is provided in the account of the case studies carried out in association with INSTRAW's ongoing time-use study. This work is designed to develop means of measuring the value of unpaid work on an international basis. Already this work is bringing together fascinating insights that can begin to inform development policy. Finally there is an interesting report which we have put together on the basis of material from our focal points on their activities associated with the International Year of the Family.

UNICEF / 5130 / John Isaac

A woman and her grandchildren. Bosnia - Herzegovina

Families
the myths and the realities

Nineteen ninety four is the International Year of the Family. The word family embraces one of the most universal concepts that exists. Everyone has an image of what a family is, whether or not they live in one. Yet "family" is a word which carries a great many shades of meaning, and is laden with dreams and myths.

What does family mean? The United Nations describe it as "the smallest democracy at the heart of society", which encapsulates well much of which is most important about the family: its relationship to the wider world of politics, its function as people's emotional base and security, and its central role in society. The family is the basic social unit. But family can mean different things to different people, and it often is not a democracy.

Problems of Definition

Even standard dictionaries like Webster's and the Oxford English Dictionary find it hard to agree on a single definition, and cover their options by offering a multitude of definitions. These range through: a group of people united by blood ties or common ancestry; a group united by shared convictions; a household (including servants); a fellowship; a people or group who derive from common stock; a group of individuals living under one roof with one head or chief; the basic unit of society, made up of at least two adults living together and cooperating in rearing their children; through to an aristocratic lineage; or a group of like things or creatures (as in "the ape family"). Sociologists and anthropologists stress that family involves kinship, whereas a household is a group of people who live together - and that family and household may or may not coincide.

Followers of the charismatic killer Charles Manson called themselves "the Family", and large groups of street children in Brazil often refer to each other as "family". In many countries, telling someone that they are "part of the family" is a way of demonstrating closeness - regardless of blood ties. A homosexual couple, with or without children, may think of themselves as a family, as may groups of friends sharing a home, or a single mother with her children, or an extended family (with or without two parents at the centre of it).

Narrow View of Family Still Prevails in Industrial Countries

Given that broad range of meanings, it is perhaps surprising that so many people in the industrialized countries still hold to a narrow view of what family is. Even though many people in the world do not, and have never, lived in a "traditional" nuclear family, the image of mother, father and two smiling children (one of each sex, naturally), with perhaps a sweet white-haired grandparent sitting in the background, is remarkably prevalent in the West. Furthermore, women, as mothers and nurturers, are central to all of the images of the traditional family, all over the globe.

Mass Media Show Ideal Nuclear Family

Perhaps it is not so surprising that this ideal notion of the nuclear family should be so widespread in the industrialized nations, given that this is the image of family that has been conveyed by popular culture and Western mass media for at least the last century.

Popular songs have put the dream to music, as in "Tea for Two":

> "We will build a family
> a boy for you, a girl for me,
> can't you see how happy
> we will be."

Western literature like *Rebecca of Sunny Brook Farm*, *Anne of Green Gables* and countless other books and stories have perpetuated this rosy, wholesome image of

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family, as have cartoon strips from *Mafalda* to *Blondie*. Even the comic character Casper the Friendly Ghost came from a nuclear family. Women's magazines almost everywhere in the world have been particularly fond of conveying the idealized notion of the middle-class family, with all the trappings that accompany it, from the table laden with home-cooked foods to the sparkling clean floors. Radio and television programmes in much of the world have idealized the nuclear family since the earliest days of the mass media, broadcasting the message that true happiness and fulfilment was to be found in the nuclear family. *Lassie, the Waltons, the Cosby Show, the Flintstones* and *Family Ties* are examples of American-produced television programmes which helped consolidate the ideal of the happy nuclear family in living rooms around the world.

It is an ideal which has been associated with success and happiness. Wittingly or not, it has been exported and promoted as almost a prerequisite for a developed society, to countries where very different traditions may have prevailed.

Happy Nuclear Family Appeals to Almost Everyone

It is easy to understand why this image of the happy nuclear family is so appealing. The need for acceptance, love and support is common to all human beings, and the family is the place where most people go to have these needs met. There is a saying that "blood is thicker than water", meaning that family or "blood" ties are generally those which endure and continue to exist even when friendships and other relationships have changed or faded. Worldwide, most people go first to their family - whatever form that may take - for support and help in times of crisis.

Selling the Image of Happy Nuclear Families

Advertising and publicity, which have frequently been accused of being agents of conservatism in society and of maintaining the status quo, have done a great deal to convince the Western public that the "normal" family is a happy, secure place, where mother stays in the kitchen baking cookies and being ever-ready to dispense warm, common-sensical advice to her two healthy, well-behaved children, and where the faithful dog delivers the father his pipe and slippers once he steps in the door after a hard day at his white-collar office job. The mother is happy and satisfied in her life of service to the home and family, advertising has told us, and attaches paramount importance to how clean she can get the clothes and which brand of cereal she buys.

This ideal family image was perfectly conveyed by the North American artist Norman Rockwell, whose paintings of cute children, animals and happy families continue to be popular, and are used with great regularity on calendars.

Policies Reflect the Dream

Many politicians - and thus public policies - have remained wedded to this attractive, if not especially realistic, idea of the family. Because family is such an amorphous and hard-to-define concept, it is convenient to place upon it responsibility for many social ills. It is common to hear politicians, along with conservative groups in society, bemoan the changes in modern society and the "moral vacuum" that is supposedly threatening the health of the traditional family. Religious fundamentalists of every persuasion join voices with right-wing movements of various kinds to

Diana Burns

is a New Zealand consultant and journalist with ample experience in the media. She prepared this article as well as other materials for INSTRAW's publication.

warn darkly that the breakdown of the family and the values it upholds will lead to social chaos and disintegration. They frequently talk nostalgically of a time when family values were paramount; when men were the undisputed heads of the household, when women were content to stay at home and raise children, and when everyone was a great deal happier and more prosperous as a result.

But what exactly is the traditional Western family? Was the idealized picture Norman Rockwell painted and which fundamentalists espouse ever true of most families?

Golden Age of Western Family Never Found

Not according to researcher Valentine Moghadam, who in her paper, "Approaching the Family: Gender, Development and Equity", maintains that despite extensive research, Western historians have never been able to come up with the fabled "golden age of the family".

In seventeenth century Europe, for example, marriages were based on family and property rather than choice or love. Two out of every ten children died in infancy, and another two died before marrying or never married. Those who survived spent their adult lives reproducing and raising children. Most people's lives in that period were, she says, harsh, frequently brutal, poor and confined. Many women were beaten, children were abandoned, and families were constantly coping with illness or grieving over the deaths of children. Hardly a rosy picture of family life.

Even with the inevitable march of progress, the eighteenth and nineteenth centuries were no happier for most European families. Disease, poverty, poor living conditions and change brought about by war and the industrial revolution were the reality for all but a privileged few. Even those families which had more economic resources were not immune from sickness, domestic violence, and constant grief over the premature deaths of children and other family members. Wives, daughters and mothers in well-to-do families were still considered to be the "property" of their husbands and fathers, and had virtually no freedom.

Nostalgia for Simple Family Values

It is commonplace for people coping with the pressures and strains of twentieth century urban life to talk nostalgically of the honesty and simplicity of rural peasant life, and to romanticize its strong family values. But throughout history, the lot of peasant families has been to work long and hard, usually in grinding poverty. Women's lot has been to work longer and harder than the men, and to cope with the brunt of the inevitable problems and strains within the family.

Moghadam refers to researcher Teodor Shanin, who found that in Russian peasant society, women were seen as second class citizens, always under the rule of a man (usually a husband or father). Quarrels, violence and tensions were commonplace. In most of the world, people who stress the need to go back to true family values inevitably yearn for the welcoming home, tended by the meek little woman. Not only is this a virtually universal image, regardless of religion or culture, but Moghadam points out that it is one which tends to surface worldwide in times of rapid social change. It is as if in such confusing and chaotic times, human beings long for the comfort and security of an all-embracing, all-comforting family - even if this is unreal.

Longing for Belonging

Borrowing a phrase from Karl Marx, who said that religion was the opiate of the people, Moghadam says that the modern cults of family and domesticity "speak to a real longing and also obscure a reality."

The idealization of the family surfaced recently in Eastern Europe with the end of communism there, and in Muslim countries following the rise of

strong religious fundamentalism. Times of economic recession also tend to prompt louder warnings about the death of the family, and calls for the return of the "traditional" family. Thus, there has been a surge of such yearnings in the decade of the 1980s, with the recession that affected much of the world.

THE FAMILY AND THE ECONOMY

Recession Affects Women Most

During times of recession, when jobs are cut, public spending is reduced and unemployment increases, poor women bear the costs of such adjustment and retrenchment more than any other group. To make up for the family's lost income when family members lose their jobs, women frequently work more. They tend to sleep less, and even eat less - but this all remains unrecorded by official sources.

One of the aspects of the 1980s recession was a widespread crisis in health care. Elizabeth Jelin points out in a paper titled, "Intra-family Relations in Latin America", prepared for the Economic Commission for Latin America and the Caribbean (ECLAC), that in Latin America, this affected women in particular, because they are the biggest users of hospital care and services through pregnancy, birth, birth control and the health care of children.

In many countries during the 1980s, there were longer waits for hospital beds, services became less accessible, and there were fewer services provided to the home or neighbourhood. Women had to look for other alternatives, which Jelin says encouraged them to move from the private into the public domain. Many women formed groups to press for more services, or got involved in practical organization like distributing clothes and food.

Women Entering the Paid Workforce

One of the factors which is having a major effect on the family is the large numbers of women who are now entering the paid workforce. The traditional separation that existed in families in much of the globe between the "small" domestic world of the woman, and the "large" outside world of work, politics and worldly concerns no longer exists to the same degree. According to Jelin, this is leading to a "profound transformation" of the family.

Not only are women at home less often than before, but earning their own money (small as that sum may be) gives women new choices. If they can earn a living, they have the option of leaving rather than submitting to a family situation which may be painful, difficult or even dangerous. Women without access to income formerly had no way of escaping from "bad" marriages, even when these involved conflict and violence. In many countries, the stigma of separation and divorce, quite apart from economic considerations, ensured that families stayed together - however unhappily. Now, that stigma has been reduced almost everywhere, and women in most countries have greater social freedom than before.

Family vs. Workforce

Conveniently, the concept of the traditional family has at its heart women staying at home, out of the paid labour force, which excludes them from the measured labour force - and from labour force statistics.

But removing or barring women from the paid, recognized workforce does not mean that they do not work. Very few women around the world fill their days entirely in the home. Most are, and always have been, involved in survival strategies in the informal sector, as agricultural workers, small-scale farmers, vendors, cleaners, cooks, stall-holders...as well as keeping the home fires burning. In Tanzania, for example, 50 per cent of women work in the informal sector; in urban Indonesia and Peru it is

A family of Belle Fontaine in Haiti in front of their house.
UNICEF / 714 / Nicole Toutounji

33 per cent, according to the United Nations' document, *The World's Women: Trends and Statistics 1979-1990.* However, because these women are not part of the formal workforce, they escape the notice of the ideologues and the number-crunchers. They therefore have been "invisible" at an official level.

Women's Unpaid Work Subsidizes Workforce

Researcher Monika Vyslouzil points out in a paper prepared for a United Nations Meeting on the International Year of the Family that it is through women's unpaid work that the family supports and provides the labour force upon which society depends. The family supplies labour, goods and services, and it is the women of the family (particularly the mothers) who make this possible. Through their unpaid work, women subsidize the state. They have the primary responsibility for the health and well-being of the family. They must find the food to feed family members, and try to make sure that this is nutritious - often taking the worst or the least food for themselves. (This has been named by British comedian Victoria Wood the "burnt chop syndrome".) Women also take primary responsibility for the education of children, and for making sure that the family has shelter which is comfortable and clean.

Because such women's work is "informal", the state is let off the hook regarding not only payment and recognition of women's status, but also social services and appropriate support. Time-use studies which valuate paid and unpaid work around the world show that women spend an average of 25 per cent more time working than do men in almost all cultures, developed and developing, according to *The World's Women.* INSTRAW is currently working on studies which will provide more information on this world-wide phenomenon.

The values of the family (a secure base, nurturing, comfort, sharing, protection and mutual caring for example) are in constant tension with the current values of the "workaday" world, which almost every where is male-dominated, individualistic, competitive, and marketdominated. But despite that tension, families are what makes that other world possible.

The "Hearthstone" of the Family

There is clear evidence that whether they are in the paid workforce or not, women make a major contribution to the economic wealth of all countries. Their involvement is necessary for both social and economic development. If the family is, as many people argue, the basic unit of society, then women are the cornerstone (or should that be hearthstone?) of the family.

Women as Care-Givers

In the extended families of the past, women traditionally looked after family members who were elderly, incapacitated or otherwise unable to function without help. That care-giving role has become more and more of a strain on families in areas where the nuclear family predominates, migration disperses family members and kin, increasing numbers of women are in the paid workforce and other major changes to family structures have occurred. In developed countries, people with the financial resources to do so can pay for the family member in need to receive professional care, in an old people's home or other facility. In socialist countries and those with well-developed systems of social welfare such as the Scandinavian countries, the state frequently provides such

Sub-Saharan African Family Patterns

Not all family systems resemble the nuclear form that is so idealized in the West. In much of sub-Saharan Africa, the traditional family system is marked by five very different characteristics: (1) patrilineality, (2) patrilocality, (3) polygyny, (4) women as economic providers for their children, and (5) "separate purses" for husbands and wives - i.e., separate income streams and spending obligations.

The great majority of the kinship systems involve patrilineal descent - people's kinship identity is reckoned through the male line. Residence is patrilocal, which means that when a young couple marries, they go to live in the village of the husband's male patrikin. Traditionally, both husband and wife got "use rights" to farm a plot of land from the local head of the patrilineage. But those rights weren't permanent because most farming involved shifting slash-and-burn cultivation (also known as hoe horticulture). After one or several seasons, the nutrients in the thin, acidic tropical soils would be depleted and weeds would be getting the upper hand, so the land would be left fallow to regenerate and new plots cleared. Worldwide, women are very important as farmers in shifting horticultural systems, information about 376 such systems compiled by George Murdock showed that men were the primary cultivators in only about one-fifth.

Mother and child in Djibo, on the border with Mali.
UN Photo / John Isaac.

A married woman was expected to farm for her husband, although she usually had the right to intercrop her own crops, and/or farm a plot of her own. Husbands usually got a cut of wives' output or earnings from their farming, animal raising, handicrafts and trade.

This made it advantageous for a man to have more than one wife - polygyny - which was the most prevalent form of marriage. Even now,

polygyny remains quite common (30-47 per cent of marriages in most of the nine African countries included in the World Fertility Survey, according to United Nations data).

Because women are important producers, in most ethnic groups they have been expected to be partial or full providers for their children. But co-wives almost never share economic resources (even though they might share domestic chores as well as their husband). And husbands and wives also rarely share income. Instead, it is typically divided into "separate purses," marked "his," "hers" and "theirs" - with very little going into the last one. This means that men and women have different sources of income and different incentives, as well as separate obligations for spending it.

Too many development projects have made the fatal assumption that all families do indeed resemble the idealized Western nuclear family, and have given all income from the project to the male head of household. If women were expected to provide labour but didn't get a direct return, they often tried to withdraw as much of it as they could. If the project involved a crop that previously had been grown by women for their own income, and the project redirected that income to the husband, the woman's economic autonomy and ability to feed her children would go down. Such projects often failed and women and children's welfare suffered.

Neglect of African women farmers not only has hurt families, but also worsened the African food crisis. Solving it will require giving rural women help with both their farming and their incomes.

care. However, despite this, studies in Norway and Britain showed that women spent more time caring for a growing number of elderly relatives than men did. In developing countries, women generally have no option other than to take on the care of needy family members - in addition to their other responsibilities and work.

THE CHANGING MAKEUP OF THE FAMILY

Prevalent as it is, the image of the perfect nuclear family has many problems. Firstly, it is not the reality for the majority of families. It does not hold for female-headed households, which are sharply on the increase around the world. In a number of countries, one third or more of all of the households classified as poor are supported and headed by women, especially in rural Africa, the Caribbean and the urban slums of Latin America.

Women Household-Heads on the Increase

Women head households for many reasons. They may have had children outside of marriage, or been abandoned by their husband or partner. They may have been left in charge when the man of the house migrates seasonally or longer to try to find work elsewhere (as is particularly common in Asia, Africa and Latin America). The menfolk may have gone to war, or been killed in conflicts. In several countries, armed struggles have wrenched countless families apart, particularly in rural areas.

As heads of households, women are vulnerable and are faced with double discrimination. They bear sole responsibility for raising and supporting their children, but must do this in an environment where not only do they have far less time, energy and resources, but also cannot earn as much for their work as can men.

A high percentage of these women-headed households are amongst the poorest in the world, and they also tend to be larger, with more children living at home. When they are part of a slum or squatter settlement, they rarely even are included in statistics. Thus their extreme poverty is frequently unrecorded and unofficial, and such families do not qualify for social programmes that could help them with shelter and other services, even in countries where these are available.

Extended Families Important in Developing Countries

Despite a general international trend towards smaller families, the nuclear family never really caught on in some parts of the world, where for both economic and cultural reasons, the extended family is still vitally important. In Latin America,

for example, the Economic Commission for Latin America and the Caribbean (ECLAC) reports that the extended family is still very much alive as a support structure - even when family members do not all live together.

Studies have shown that extended family and neighbourhood networks are particularly important for women heads of families. Often, they act as informal social welfare systems in emergencies such as illness, death, job loss, family violence or housing crisis. However, the people in extreme poverty, who are most at need, often lack any network that would provide a sense of belonging - such as a young single mother who has been rejected by her family. It is important to recognize, too, that mutual support networks, no matter how strong, cannot make up for the lack of a state-provided social welfare service. Informal support structures, especially amongst those most in need, can come apart if the strain on them is too great.

Two-parent Families Less Common

The family is undergoing profound transformations. The traditional two-parent family is rapidly becoming a rare commodity in much of the world. In Great Britain, only one quarter of all households fitted into that picture by 1988, according to the United Nations Development Programme's *Human Development Report*. In the United States, less than 10 per cent of families fit the "Norman Rockwell picture" of a nuclear household composed of sole breadwinner husband, dependent wife and children. In most places, there are now increasing rates of divorce, less marriage and more people living alone.

For women these changes may bring greater poverty as well as greater options. Fewer good economic opportunities are available to them, and they are almost always poorer than men in their social group.

THREATS TO THE FAMILY

Rural Families Under Threat

A substantial proportion of rural families - up to 63 per cent- live below the poverty line in Latin America, researchers Chiriboga and Plaza wrote in a paper prepared for ECLAC called, "The Rural Family and Ethnicity in Latin America". Poorer parents are usually poorly educated and self-employed, as subsistence farmers or small-scale producers. Because these poor rural families depend on the work contributions and income family members make, they tend to see having a big family as a way of increasing their available labour and resources. The more children, the more workers to help put food on the table. However this puts special burden on the wife and mother, who must not only bear the children and care for them once they are born, but also help with work outside the home.

Older women often take the key role in the family, in terms of health, education and general care. This is particularly so in "blended" families, where the mother may have responsibility for the children from several different men or relationships.

The 1980s were a decade of economic crisis in Latin America. Chiriboga and Plaza also report that the education level of rural children in Latin America fell through the 1980s due to the increasing poverty of rural families. Family need requires the children to work hard and help earn the family income rather than studying. There is no adolescence for these children - they must move straight from childhood to being responsible, productive adults.

Paradoxically, in rural areas where population pressure on scarce land has caused an excessive subdivision of holdings, so that farms become too small to provide full support for an entire family, there often has been a shrinkage of the family down to nuclear (or female-headed) forms. Meanwhile, in many cities, as economic crisis makes economic survival more

precarious, relatives are merging together, so that larger, more complex households band together to realize the benefits of economies of scale and multiple earner survival strategies.

Women and Children Majority of Refugees

The world's refugee population increased dramatically through the decade of the 1980s. In the early part of the decade, there were 8 million displaced people in the world, according to United Nations statistics. By 1988, that number was up to 14 million. War, ethnic conflicts, environmental degradation and its aftermath (flooding, erosion, lost productivity, failed harvests, lack of clean water and so on) all contributed to that huge tally. Women and children make up the vast majority of the world's refugees, between 70 and 80 per cent, according to the United Nations' report, *The World's Women*. Although this is the proportion that can be expected in a high fertility population (about half children, and half adults of each sex), women and children comprise by far the neediest of the world's refugees.

Millions of Families Migrate Each Year

The statistics on the world's refugee population do not take account of migration by individuals and families, which is usually from the country to towns and cities. In developing countries, poverty and hunger are greatest in rural areas and families are forced to uproot and move, looking for opportunities, better access to services such as water and sanitation, and ways to escape poverty and starvation. Young adults make up the biggest proportion of the migrants. In Latin America, more women than men migrate; in Africa and Asia, men are the majority of migrants. In many cases, migrants' families back in the countryside benefit from the remittances they send home. But many poor female-headed families in the rural areas of Africa and Latin America are the result of the husband-father remaining in the city, sending nothing or very little back, while the woman and children eke out a living from subsistence farming, petty trade, or day labour.

Increased Life Expectancy

The advances in health, nutrition and medicine which have increased the life expectancy for many of the world's people have had a major impact on women and families. Longer lives have increased the potential time a marriage is expected to last to 50 or even 60 years in many developed countries, up decades over a century ago. That statistic has greatly increased the possibility of marriages ending in divorce or separation, according to Elizabeth Jelin.

An ageing population, coupled with the fact that most women outlive their partners by a number of years, accounts for many more elderly women living alone and without spouses. In developed countries, where women outlive men by around six years, elderly women are a fast-increasing proportion of the population, but the majority are covered by government "safety nets". In developing countries, there is little or no government assistance and traditional patterns of elderly women living with one of their children or younger relatives are becoming less common, due to the changes in family structures that we have already discussed. After a life of hard work, elderly women should not have to live poor and degrading lives. Yet this is the reality confronting many women, who will have to survive alone as best they can. Social policies urgently need to be developed to deal with this problem.

Family Violence Moves into the Open

Domestic violence - usually directed against women or children - is a sad fact of life for many families around the world. In a number of societies, it has been seen as something so

secret and shameful that it has rarely come to light. In many other societies, it has been taken for granted and seen as natural and "normal" to the point of also being nearly invisible. Until recently, it was usually only in the case of death or obvious damage from beatings that such family violence was acknowledged at all.

Most researchers agree that domestic violence is rooted in inequality, gender hierarchy and domination (the evidence indicates that wifebeating is less common in societies with long-standing traditions of greater gender equality). These are problems of structural imbalance which relate to the way males and females relate to each other in society generally, but which are frequently intensified within the close, confined setting of the family.

The causes of domestic violence are as deep and as complex as inequality itself. Some researchers believe that the eroding of men's authority and historical role as unquestioned head of the household is a major factor in family violence. This has been backed up by studies which show that domestic violence rises in families where working women begin to provide the main source of family income - and the man feels threatened by his wife's rising economic power. This suggests that some men are confused and angry about what they see as a change in their role, and vent this frustration through violence or authoritarian behaviour.

Family Violence Widespread

Domestic violence, which can include abuse or beatings, psychological torture, deprivation of basic needs, and sexual molestation or rape, is known to be widespread in most countries. However, most societies consider it a social ill rather than a serious crime, and do little about it. Criminologists consider domestic violence the world's most under-reported crime.

It is clear that not only is the problem of family violence extremely common, but that it also has enormous repercussions at the wider social level which make the name "domestic violence" a misnomer. Domestic violence is not just a problem for the home, neither is it just the problem of women and children. It also affects the state, all of its agencies, and the policy-makers.

Perhaps pessimistically, Jelin points out that family life is not necessarily a good place for children to learn about equality between the sexes, because this is not often what they see and experience in it. "The family", she says, "transmits privileges and reproduces social inequalities."

THE FAMILY - PUBLIC AND PRIVATE

Family Is Where Children Learn

Healthy or not, there is no denying that the family is the most important place of education for most people. It is where most of us learn our most important lessons about life. As the famous saying goes, "give me a child for his first seven years, and I will give you the man." (Presumably, the same applies for girl children!)

Children get their first, formative lessons in life skills, values, norms and identities in those early years, before they have been heavily influenced by school, friends, mass media and other outside factors. Depending on how the family operates, and the principles of fairness within it, the child learns how to respect and treat the opposite sex, how to resolve disputes amicably, how to share, and gains an understanding of the principles of democracy. Nutrition, safety, sanitation, vaccination and clean water are all corner stones of health, and are all largely determined and learned within the family. However, families can also be the place where people suffer from social problems, exploitation and abuse.

In many senses, despite the idealized vision of it as a "haven in a heartless world", the family

reflects society, and is a microcosm of it. Because it is the first and most powerful learning environment, it is also the most critical place for education and development to be aimed.

Clearly, it is impossible to separate the role and rights of women from the health of the family. Issues like the increasing "feminization" of poverty are central to the health and needs of the family. This was recognized by the Economic and Social Commission for Western Asia (ESCWA), which stated in a paper prepared by the Commission that we "must take into account any changes in the status of women as the main focal point of change of the family."

Who Makes the Rules in the Family

Traditionally, in most cultures, it was the father, as head of the household, who made decisions about other family members, and had the right to decide for under-age family members. However, many women - especially those who earn income - now are claiming the right to affect decisions made about their under-age children. This has led to tensions and problems in some families, as members struggle to cope with the changing internal power structures.

Economic difficulties, unemployment and lack of opportunity due to recession

Greater gender equality in some Southeast Asian families

Not all families are as male-dominant as the idealized Western nuclear family, or most families in contemporary North Africa, and South, West and East Asia. In parts of Southeast Asia, including Northeast Thailand and Myanmar, traditional family forms are much more gender-egalitarian and wives often are the main family decision-makers as well as money managers.

In *Northeast Thailand*, the traditional family pattern involves matrilineal descent and inheritance, matri-ocal residence and at least an equal voice for women in a partnership marriage. Kinship is reckoned through the female line and matrilocal residence means the young couple live near the bride's parents. Inheritance of rice land used to go from mother to daughter until this generation. Now population pressure has made many holdings too small to support a family. So families which used to expect their sons to gain access to land by marrying a woman who had some now have begun to divide their land among their sons as well as their daughters.

But the custom is still that it is the youngest daughter who should remain with her parents even after marriage. She cares for them until they die and then inherits the house and an extra share of the land. Women not only have property and the support of their female kin, they also traditionally manage the money, regardless of who earned it. Both men and women work in farming and have other income-generating pursuits. The husband gives her the money and she gives him an allowance. Women also have final say over fertility decisions, and Thailand's famed and successful family planning programmes have had their biggest impact in the Northeast.

In other areas of Thailand, the position of women within the family is not quite as strong, in part because men earn more of the income and have relatively greater control over it. Southern Thailand, near Malaysia, offers the greatest contrast with the Northeast, but even here, women have a much more equal position in the family than in, say, Bangladesh. In fact, the strong traditions of women working in farming and trade, earning and controlling income, and not being heavily subjugated in the family extends to most areas of Southeast Asia.

In *Myanmar*, the family system is not as matri-oriented as in Northeast Thailand. The young couple decide where they want to live (what the anthropologists call "neolocal marriage"), and sons and daughters long have inherited equally. Even so, women also are the traditional money managers, and have at least an equal voice in family decisions, including fertility. The exceptions are in parts of Myanmar close to Bangladesh and China, which are much more patriarchal.

Urban women predominate in markets and trade. In rural areas, both men and women work in farming. Although the couple consider larger animals such as pigs, cows and oxen joint property, women consider themselves the owners of chickens and ducks, which are very common. (Horses are owned by men but are few.) Making and selling cigars and "cheroots" remain a women's monopoly.

The family system in the Lao Peoples Democratic Republic shares the same matri-oriented kinship patterns as Northeast Thailand. Family and gender equality vary more than most policies take into account.

often force children to remain in the family home as adults because they cannot afford to get a place of their own. This can also lead to problems, because their lack of economic means clashes with their desire for independence. Tensions can include the amount children and other family members help with domestic work, demands by parents that the children help to supplement the family income, decisions over how money earned is spent and who owns it, and how much leisure time family members should have and the degree of freedom they should have in using it.

In many countries, there is not one but many legal ages. They may vary for when a person may marry, own property, vote, join the armed forces, have sexual relations and so on. Different standards and rules frequently still apply to girls and boys. This is particularly so in rules relating to leisure time, where boys are still permitted and even expected to be independent, to experiment and become knowledgeable before marriage, but girls are expected to remain dependant, pure and virginal until they marry. These different rules apply within many families, but also within the law.

Role of the State in the Family

In most countries, family life has been deemed to be intimate, and not the business of the state. Politicians in many countries are fond of saying that government has no business prying into the bedrooms and living rooms of the nation. A noble sentiment, to be sure, but one which has also led to problems for many women. As Jelin says, there is a "tension between the respect for privacy and intimacy on the one hand, and the public responsibilities of the state on the other."

This tension points to the need for a redefinition of the state's role in the family. There must be a clear difference between protection from harm, the promotion of well-being, and unnecessary intervention. The line between what is public and what is private is not at all clear, and this has too often been used as an excuse for doing little about situations (such as domestic violence) which harm women and children.

In fact, the state has always had a close role in the life of the family. Laws on divorce, sex, birth control, abortion and the division of matrimonial property all make that very clear.

THE FAMILY AND SOCIAL CHANGE

Changing Attitudes to Sex and Reproduction

Since the late 1960s, sexual restrictions and taboos have lessened in many societies. People now tend to become more sexually active at a younger age, and sex is no longer necessarily associated only with reproduction. More effective methods of birth control have meant that more people are able to have sex without having to worry about the risk of pregnancy. The tendency for people to begin sexual activity younger, and to have more sexual partners in their lifetime, has led to the wider spread of sexually transmitted diseases. The killer disease AIDS, which has spread throughout the world since the early 1980s, is still increasing with no cure in sight. It has led to changes in sexual practices amongst some groups, but where heterosexual men continue to have condomless sex with women who lack the power to compel them to wear one, rates of infection continue to rise.

It is hard to escape images, innuendos and the commercialization of sex in the late 20th century. Sex has become highly marketable, and whether subtle or overt, is used to sell everything from feature films to toothpaste. However, despite the greater degree of openness about sex and its effects these days, there is still a tremendous amount of ignorance about it.

Changes in sexual practices are having a profound impact on families, which have to deal

with their consequences. These can lead to tensions between parents and children, and clashes over different value systems. But they can also include the need to cope with a child's unwanted pregnancy, the economic and social effects of that pregnancy, having to support a baby, educational drop-outs or sexually transmitted disease.

The number of teenage pregnancies, and rates of abortion and child prostitution are increasing in many places around the world. ECLAC reports that in Latin America, for example, the proportion of illegitimate births to teenage mothers went up from 29 per cent to 60 per cent between 1960 and 1980.

This reflects a widespread pattern, especially in the Western Hemisphere, of very young single women having babies, and keeping them. This places both mother and child at great risk physically, educationally and economically, according to ECLAC. Such young mothers usually have low levels of formal education, and often do not even know the basics of hygiene and nutrition. They are frequently solo mothers or are in unstable unions which later break up, forcing the woman to try to support the family with little financial help. Their earning potential is extremely limited, and they often have to put their children out to work from an early age, thus limiting the child's education and future. In these ways, cycles of poverty and disadvantage become entrenched.

Gender and the Family

Unfortunately, contraception and effective birth control are not available to or affordable by women in many countries. In some countries, women do not even have the right to terminate a pregnancy if they are raped. Elizabeth Jelin points out that "options about sexuality and reproduction can be chosen only if the necessary quality of life and access to services exist. These are far from being available, or equitably distributed." Until adequate state assistance and education about sex and reproduction are given to women, the number of poor, underprivileged and unstable families in the world will continue to rise.

Despite the fact that it is still the most important social unit, the family cannot realistically be seen as a universally supportive, functioning unit of society. Neither is it isolated from society, but is an integral part of it, and directly affected by external politics, pressures and programmes.

The rapid changes that have taken place in all societies over the last few decades have had a profound and sometimes traumatic effect on the family. With the breakdown and changes in traditional structures, most families are being forced to look for new ways to operate and behave. It is clear that regardless of the form the family takes, women, as the chief caregivers of the sick, the young and the elderly, are the key to its health and well-being. In recent years, more women earn and control income, and they tend to spend more of their earnings than do their husbands on their children's food, health and education. The income also gives them more say in fertility and other family decisions. But in most places, women still remain disadvantaged economically, politically and legally. Unless policies are put in place to give women greater equality with men, and the chance to be educated, control their own fertility and have their role and status recognized economically and socially, families - and society - cannot flourish.

Family
is the first and most powerful learning environment...

INSTRAW
participates in and organizes meetings related to women, water supply and sanitation

Following up the Earth Summit held in Brazil in June 1992, many international meetings have focused on women, water supply and sanitation. INSTRAW recently has participated in four of them in order to promote women's involvement in planning, implementation and monitoring/evaluation of water and sanitation programmes.

INSTRAW's mandate is based on Chapter 18 of Agenda 21, the Earth Summit's plan of action. It aims to "...design, implement and evaluate projects and programmes that are both economically efficient and socially appropriate within clearly defined strategies, based on... full public participation, including that of women, youth, indigenous people, and local communities, in water management policy-making and decision-making" (18.9 c).

• Women's important role in management of water resources and the economic efficiency of water were the main topics at a meeting on "Gender and Water Resources Management: Lessons Learned and Strategies for the Future", held in Stockholm, 1-3 December 1993. Organized by the Swedish International Development Association, SIDA, it stressed how the concept of water as an economic good should define policy, management and utilization of water. The meeting emphasized the need to apply an environmental perspective to water resources planning and management. It also stressed the need to integrate environmental hygiene, health education and sanitation into water-related programmes. Most of all, it highlighted the need to integrate a gender perspective into the planning and implementation of such programmes.

It was agreed that water resources development policies and programmes often have adverse effects because they are gender-insensitive. The conclusion was that men and women's different water-related needs must be studied and included in water resources development and management, especially at the community level.

• The importance of women in effective environmental management was discussed at the "International Consultation on Advancing Women in Ecosystem Management" (Washington, D.C., 4-6 October) organized by the United Nations Financial Institution Ad Hoc Working Group on Women and Sustainable Development. Working groups discussed successful techniques to prevent the degradation of five different ecosystems (arid and semi-arid lands; mountain ecosystems; tropical and temperate forests; coastal and wetland areas; rivers, ground water and lakes) and women's capabilities to restore them. The meeting's main purpose, however, was to help senior managers of both environmental and women in development programmes identify opportunities for collaboration between their respective organizations. These included various United Nations agencies as well as non-governmental organizations.

• Promoting collaboration on gender, water and environment within the UN system was the focus of two meetings held at INSTRAW headquarters 4-8 October 1993: the Steering Committee for Water Supply and Sanitation and the ACC Subcommittee on Water Resources.

The Third Meeting of the Steering Committee discussed its future role and its relationship with other coordinating mechanisms in light of Agenda 21 and the context of sustainable development. The meeting concluded that the Steering Committee should continue to function as a working group of the ACC Subcommittee on Water Resources, acting as a

focal point for the programme area of drinking water supply and sanitation of Chapter 18 of Agenda 21.

At the Steering Committee meeting, INSTRAW introduced the activities of the Task Force on Women. At its last meeting, the Steering Committee mandated INSTRAW to prepare the "Framework for Action for Women, Water Supply and Sanitation" in cooperation with UNICEF, UNDP and the Department of Development Support and Management Services (DDSMS).

The framework involved: (1) direction and support to women, water and sanitation activities; (2) collaboration in the development and implementation of activities at international and national levels; and (3) monitoring, evaluation and reporting on the implementation water-related policies and programmes in order to ensure that they adequately reflect the concerns, needs and contributions of women.

The framework was accepted by the Steering Committee as key to its members work. INSTRAW indicated that it would be expanded to include how to integrate its principles into existing and future programmes of the Steering Committee members' organizations.

The second meeting held at INSTRAW, the fourteenth session of the ACC Subcommittee on Water Resources, examined how to strengthen cooperation and coordination in the field of water resources within and outside the UN system. Terms of reference were written defining the relationship between the ACC Subcommittee on Water Resources and the Steering Committee for Water Supply and Sanitation.

Under these terms of reference, the ACC Subcommittee will have six working groups and lead agencies focusing on such issues as Urban Water Supply and Sanitation and Rural Water Supply and Sanitation. To ensure that women's issues are mainstreamed in these working groups or lead agencies, INSTRAW was appointed focal point for women's issues within and outside the UN system.

INSTRAW organizes women water supply and sanitation training in Guyana

INSTRAW conducted a national training seminar on "Women, Water Supply and Sanitation" in Guyana 31 January-4 February and unveiled a new module on Women and Waste Management. Red Thread Women's Programme, a non-governmental organization, co-sponsored. The forty participants from all over Guyana represented both the various agencies involved in water and women's groups. Representatives of other United Nations agencies and two Ministers (of Labour, Human Services and Social Security and of Public Works, Communications and Regional Development) also attended.

The major aims of the seminar were to contribute to a new approach to the organization and management of sustainable water supply and sanitation projects in Guyana through considering and integrating women's needs, and to create a core group of facilitators able to conduct similar training at community level.

Water problems in rural and coastal areas underline the need to involve more women in project planning, implementation, operations and maintenance and education/training. The meeting was highlighted by the success of the Women and Waste Management module and a field visit to a water pump maintained by women.

Graduate students from New York University are evaluating the seminar's impact: to what extent those who were trained influenced local level practices.

1893-1993

Aotearoa New Zealand celebrates 100 years of women's suffrage

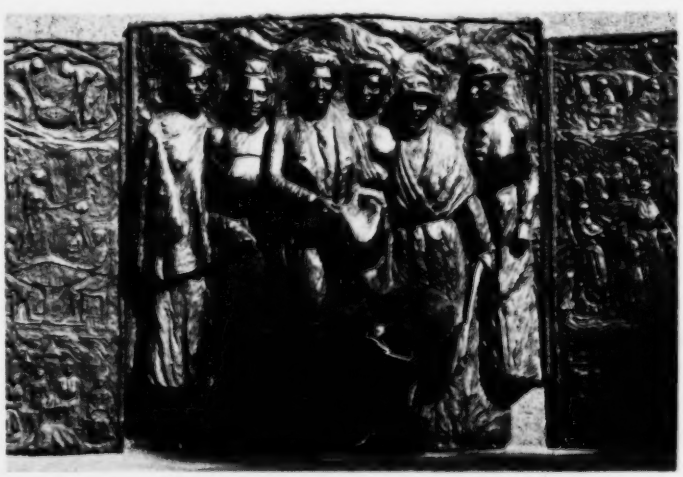
New Zealand women spent 1993 celebrating a centenary of voting rights. Aotearoa New Zealand led the world when both indigenous and immigrant women won the right to vote in national elections after a hard-fought 25 year campaign.

The final push began in 1887, led by Kate Sheppard, the franchise superintendent of the Women's Christian Temperance Union. Hundreds of women defied the restrictions of dress and custom and, on foot and horseback, collected signatures for their petition from far flung settlements. Almost 30,000 women, nearly a quarter of all New Zealand women, signed the last petition to Parliament in 1893. The Electoral Act was signed into law on 19 September. Fully 85 per cent of women enrolled to vote in the general election on 28 November and 65 per cent actually voted, returning the government which had first introduced the legislation. They had disproved male politicians' claim that most women did not want to vote.

Before 1893, women voted in a handful of tiny islands and states within the United States, but in no independent countries. In 1838 the first women voters, descendents of the sailing ship HMS Bounty mutineers, helped elect the first constitutional Magistrate and Council of Pitcairn Island. Other early women voters lived in Wyoming State, Norfolk Island, and the Isle of Man (property owners only). Rarotonga Island and Utah State women got and lost the vote.

Celebrations in New Zealand were sparked by the 1993 Suffrage Centennial Year Trust and a $5 million fund. During 1993, 65 local planning groups organized hundreds of festivals, pageants, displays, art works, seminars, lectures and local histories. Kate Sheppard's image was put on the new $10 note and the suffragists were remembered in a national memorial sculpture, sets of postage stamps and phone cards. All government departments were required to undertake a suffrage project and most schools also joined in.

Currently in New Zealand, women are only 16 per cent of Members of Parliament (and there is only one women in a cabinet of 20). Although women are 44 per cent of the paid work force, they make only 78 per cent of men's weekly earnings and half work in just six occupations (as bookkeepers and cashiers, nurses, clerical workers, sales assistants, teachers or typists). Some New Zealand women, like their suffragist foremothers, still are campaigning for better working conditions and equal pay and opportunities. The Centennary has reinvigorated their struggles for true equity.



The Kate Sheppard National Memorial, *Christchurch.*
The life size bronze bas-relief featuring Kate Sheppard holding the famous 1983 petition, will provide a lasting reminder of the New Zealand suffragists' world first achievement.

Gender issues in the analysis of the urbanization process

A seminar on "Women in Urban Areas: Population, nutrition and health factors for women's development, including migration, consumption and AIDS" was held at INSTRAW, 22-25 November 1993. Organized by the United Nations' Division for the Advancement of Women. The seminar gathered UN officials, academicians and other specialists from around the world. It concluded that "Gender sensitive approaches to urban development should be an integral part of urban policy, programming and practice."

The urbanization process in developing countries is closely linked to their forms of development and industrialization. It is characterized by accelerated migration, reduction of manufacturing employment with growth of its productivity, increase in the service sector and growing segregation of rich and poor within cities.

Migration from rural to urban areas takes different forms according to the gender-specific labousr demands at both places. Household members' views about which family members should migrate, the differential economic prospects of these members, and the power relations inside households are closely related to the migration alternatives for each sex and age. Structural economic factors and economic and power conditions at the household level help in explaining the differential behavior of men and women migrants and their temporary/permanent returns to the rural areas.

Shrinking employment levels in the manufacturing sector tends to relegate women to the tertiary sector of services and the informal economy. Gender discrepancies in employment opportunities is another structural dimension that affects men and women in both urban and rural areas. In addition, women are further burdened with domestic responsibilities, and in the cities, this work greatly influences their private choices in relation to job possibilities. Certain "female" employment options, such as home-working and cottage industries are among the lowest paid occupations and become women's work due to the fact that they require no spatial separation between work and domestic life.

Urban land tenure and property relations are some of the most critical issues for women in cities. The documentation and regularization of titles for the land becomes a political endeavour carried out mostly by males. The titling is supposed to be for the "family," thus property titles are often given to the men. Even when legally defined as common property, the existing gap between legal definitions and practice often results in special hardships for women to guarantee their shelter and that of their dependents' if they separate from their mates.

In many places, female-headed households are over-represented in the urban shantytowns and blighted areas. Housing and urban programmes need to make new arrangements to reach women, insofar as they may have special needs with respect to eligibility criteria, access to information, housing finance, and so on.

Intra-urban segregation in developing countries results in differential access to services. At poor urban sites, women face special hardships. The lack of sanitary conditions and resulting health problems mean that they bear the extra burden. Creating access to sanitation infrastructure usually requires contribution in money, organization and labour. Immediate solutions depend largely on local initiatives, including women's, given

(Continued on page 29)

International Year of the Family:

The logo of the International Year of the Family (IYF) is designed to suggest both heart and home, and these themes are reflected in the work leading up to 1994, the IYF.

In brief, these activities included four regional preparatory conferences (held in Tunis, Tunisia; Valletta, Malta; Beijing, China and Cartagena, Colombia), an Occasional Paper Series (issued by the Secretariat of the IYF in Vienna, Austria), and a "World NGO Forum Launching the International Year of the Family 1994" (also held in Valletta, Malta; the accompanying box summarizes its Malta Statement).

Coordinator of the IYF, Henryk J. Sokalski, notes that five major consensus-building elements on families have emerged from the preparatory process:

- *that the family is the fundamental social unit and entitled to societal and State protection;*
- *that families vary in different social, cultural and political systems;*
- *that gender equality, women's equal participation in employment and shared parental responsibilities are essential elements of modern family policy;*
- *that at the grass-roots level, families reflect the strengths and weaknesses of the social and developmental welfare environment; and*
- *that families are major agents of sustainable development.*

Families are profoundly affected by the rapid pace of social and political change, as well as the worldwide economic transformations occurring today. These include global economic restructuring, that shifts significant shares of manufacturing and even the modern service sector from North to South while increasing flexible forms of labour and the informal sector; and structural adjustment programmes that emphasize privatization, exports and public sector austerity - especially of social budgets.

Accelerating change produces tensions in families. However, the Coordinator differentiated positive change (as reflected in technological innovation, the quest for gender equality and widening opportunities for women) and negative change (e.g., economic recession, forced migration and armed conflict).

IYF activities spotlight both the importance and the evolution of the family. They also provide a forum for airing and attempting to reconcile divergent views. For example, some UN/IYF materials declare the family to be "the smallest democracy at the heart of society." At the same time, other papers presented in IYF preparatory meetings take an opposite tack. One by Valerie Moghadam, for example, notes that from a contemporary feminist standpoint, "the family is the primary institution for organizing gender relations in society. It is where the sexual division of labour, the regulation of sexuality and the social construction and reproduction of gender are rooted. Gender hierarchy is created, reproduced and maintained on a day-to-day basis through interaction among members of a household."[1] In short, IYF looks both *at* and *inside* the family from diverse angles.

This diversity is reflected in the documents that emerged from the four preparatory

[1]. Moghadam, Valerie M. 1992. "Approaching the Family: Gender, Development and Equity." Paper presented to the Second Ad Hoc Inter-Agency Meeting on the International Year of the Family, Vienna, 5-6 March.

preparations, publications, prospects

conferences. Although all mentioned the five points of consensus described by the Coordinator, they also highlighted regional issues. For example, the Africa and Western Asia document calls for the rejection of terrorism and religious extremism, the prevention of sexual mutilation and the abolition of polygamy. The Europe and North America document refers to the special problems of families in Central and Eastern Europe in the transition to a market economy, as well as common issues, such as trends, accentuated by recession, toward later age of marriage and lower fertility. The Asian and Pacific report notes the wide range of levels of economic development and the great diversity of family forms in the region.

Examination of a broad array of reports and documents preparatory to the IYF show additional interesting patterns. The concern for greater gender equality was most frequently linked to increased opportunities for women to earn income, but some documents noted the other side of the coin, increased emphasis on fathers involving themselves in both parenting and other household tasks. Other themes that emerged in a variety of documents ranged from the rising proportions of women-headed families in many parts of the globe to the need to stress the rights of the child and decrease domestic violence against the less powerful members of the family (women, children and the elderly).

Some paradoxes also were noted. On the one hand, many mentions were made of a shift from more extended toward nuclear or other smaller, more flexible family forms. On the other hand, in many cities in various parts of the globe, extended families are becoming increasingly common. According to "Family Matters", the first of the IYF Occasional Papers Series (1992), they are "drawn together as a survival strategy in the face of deteriorating economies and the lack of individual opportunity." Meanwhile, the paper asserts, it is in many rural areas, once the locus of extended families, that nuclear families are increasing. This occurs "as the productive limits of subdivided land reduce the capacity of large families to support themselves."

All indications are that the IYF is drawing broad support from governments, international agencies and NGOs alike. This issue includes how the IYF is being celebrated by INSTRAW's focal points in activities as diverse as proclamations of a National Day of the Family to use of its logo on 1994 lottery tickets.

Most heartening, from the perspective of INSTRAW's mission, is the extent to which the IYF is being interpreted less as a homage to some monolithic and indivisible family than as an acknowledgement that more patriarchal and authoritarian family relations must be succeeded by greater regard for women and children. The end of the IYF may indeed see significant progress in transforming the slogan of the Year - that the "family is the smallest democracy at the heart of society" - into social reality.

Environment, families linked

Merging environmental concerns with the International Year of the Family, the slogan for 1994 World Environment Day is "One Earth, One Family." The main celebration of the Day will be in London on 3 June 1994. In addition, this year's "Clean Up the World Campaign", set for September 1994, will focus on family.

F O C A L

COSTA RICA • CUBA • DOMINICAN REPUBLIC • ECUADOR • FINLAND • INDONESIA • KOREA

Costa Rica

CENTRO NACIONAL PARA EL DESARROLLO DE LA MUJER Y LA FAMILIA (CMF) has opened two centres for battered women. These centres have provided group therapy and employment assistance to the women. The CMF also helped sponsor and host the International Women's Congress held in San José in February 1993. More than a thousand people from all world regions attended, discussing the social, political and economic status of women.

Additionally, the CMF conducted several seminars and studies, including one on women's double day of employment and domestic tasks. Two other studies dealt with the level of women's disadvantaged condition in society and sexism in textbooks. With the group "Leaders in Action", the CMF developed a series of training modules aimed at developing women's leadership capacity.

In the area of the informal sector, the CMF contributed $3MM Colones to 27 women's organizations to support artisans and other activities. The money went to seamstresses, bakers, and potters and to rural women to buy agricultural equipment, seeds and stoves.

Cuba

The ***FEDERACIÓN DE MUJERES CUBANAS (FMC)*** has been named one of the coordinating institutions of the National Preparatory Committee Beijing 95 in preparation for the World Conference on Women. The Committee plans a second evaluation of the actions taken to follow up the 1985 Nairobi Forward-looking Strategies, presentation of a booklet on legal rights elaborated by the FMC, presentation of the book "Women and Communications", and a workshop on reproductive rights.

The Cuban Government has created a National Coordinating Committee for the International Year of the Family, presided by Ms Vilma Espín Guillois, President of the FMC and member of the country's Cabinet. The Committee has elaborated an integrated, long-term National Action Plan for the Family. This Plan encompasses activities in the following areas: public information, research, technical cooperation, participation of the public and private sectors, legislation, education, social protection, culture, sports and recreation. Numerous research studies have been prepared dealing with family relations and the role of the family in shaping society. A few of the topics include the young family in Cuba, the way children and young artists see their families, women under social security, violence in the family, women as entrepreneurs and in politics, statistics on Cuban society and family, and the equality of women in society.

The FMC's recent activities include health (strengthening the work performed by the family doctor, reproductive and sexual health, and health for the elderly), and education (creation of family education schools, guidance homes for women and families, university chairs on women and family, and a study - agricultural work system for youth).

Dominican Republic

INSTRAW's focal point in the host country, the ***DIRECCIÓN GENERAL DE PROMOCIÓN DE LA MUJER (DGPM)*** is emphasizing preparations for the International Year of the Family in its 1994-95 programme.

DGPM's programme of work during 1993 included the reactivation of the national Subcommission on Women, of which DGPM is General Coordinator. The Subcom-

mission formulated strategies in three areas: improvement of women's status, health and education. It received support from national governmental institutions and the United Nations Children's Fund (UNICEF).

In addition, DCPM campaigned for legislation benefitting women, children and the family. Other 1993 achievements included a preliminary draft on the promotion and support of breast feeding; a national document on policies for women's advancement; workshops on legal rights for women; improvement of formal and non-formal education, including a gender component for literacy instruction and a technical vocational training programme to modify sexist terminology in textbooks; an awareness-raising campaign to minimize violence against women; improvement of the status and development of poor women in rural and marginalized urban areas; design of a health campaign; work in statistics on women and women in decision-making; national interinstitutional coordination and establishing rural cooperatives and microenterprises for agricultural sector women. This last action stemmed from recommendations made by the seminar on Rural Women's Participation in Development organized by DGPM and INSTRAW, December 1992, Santiago, Dominican Republic.

Ecuador

The ***INSTITUTO ECUATORIANO DE INVESTIGACIONES Y CAPACITACION DE LA MUJER (IECAIM)*** carried out numerous events, ranging from research studies, training seminars and workshops to technical and financial assistance programmes aimed at integrating women into the productive sector. In previous years, research studies have been carried out in fields such as 1) statistics, demography, health and education; 2) the situation of employed women in dependent regimes; 3) women microentrepreneurs and microbusinesswomen in marginal neighborhoouds of Quito, and 4) the situation of Ecuadorian women in the informal economy. In 1993, IECAIM initiated research on the situation of rural Andean women vis-a-vis agriculture and the environment. This research will serve as a basis to implement modular training programmes on new and renewable sources of energy for rural women.

IECAIM conducted training seminars for women micro-entrepreneurs, and on the social situation of women and their connection to drug abuse. It also held three fora on: a) women, health and demography; b) women, education and employment; and c) women's rights.

Finland

An important activity of the ***INSTITUTE OF DEVELOPMENT STUDIES (IDS)*** during 1993 was the study course it offered concerning the United Nations as a multilateral economic and social development agency. This course includes a major component based on the publication *Making Women Matter*, by Hilkka Pietila and Jean Vickers, which deals with United Nations System activities focused on women. This is an issue which has captured the attention of students in Finland. The course, which has been offered on three occasions, has been attended by about a hundred students each semester. The IDS is also making efforts to introduce a syllabus on WID studies into the programme of the University of Helsinki.

Indonesia

In preparation for the International Year of the Family (IYF), the ***OFFICE OF THE STATE MINISTER FOR THE ROLE OF WOMEN*** coordinated many activities with the Ministry of

People's Welfare and the Ministry of Social Affairs. A Task Force/Working Group on the Development of the Family was formed to formulate policies and programmes for the Year and to monitor and evaluate implementation of the activities. On 15 May 1994, the National Year of the Family will be commemorated in Jakarta. Families will be further highlighted on 29 June, which the President of Indonesia has decreed as the National Day of the Family. Other planned IYF activities include workshops, seminars, contests, and entertainment.

In 1993, the Office of the State Minister for the Role of Women also attended the ASEAN (Association of Southeast Asian Nations) workshop on the Prevention of Family Violence in Kuala Lumpur, Malaysia and held a meeting on child care centres and early childhood development.

From 7-14 June 1994 Indonesia will be hosting the Second Asia and Pacific Ministerial Conference on Women in Development in Jakarta. It will also serve as the regional preparatory conference for the 1995 Fourth World Conference on Women.

Korea

The ***KOREAN WOMEN'S DEVELOPMENT INSTITUTE'S (KWDI)*** activities on behalf of women during 1993 have included considerable research (e.g., studies on law and policy, statistics, labour laws, child care systems, sex education in high school, the environment, women's traditional role, employment, prostitution and violence). Moreover, women leaders were trained in education, economy, administration, community activities, public health, counselling and agriculture. The KWDI Resource Development Division provided programme/financial support to women's organizations. Seminars are planned to train women leaders, as well as women entrepreneurs in programme and systems management, human relations, finance and communication skills. Its Women's Volunteer Activities Section conducted research, published pamphlets and developed educational programmes. KWDI's Counselling Center suggested measures to eliminate sexual discrimination in employment and provided assistance in collecting and analyzing information on Korean women's employment and in developing new training materials.

Concerning on-going information activities, the KWDI publishes a monthly newsletter in Korean, a quarterly newsletter in English, academic quarterly journals in English and Korean, and the *KWDI 1993* outlining the institution's projects and programmes.

For the International Year of the Family, the Korean Government is establishing an Association of Family that will organize a Seminar in May 1994. KWDI is distributing badges with the official IYF emblem and planning for 1994 seminars on improving family policies, equality between men and women, and decreasing family violence.

Mexico

The ***CONSEJO NACIONAL DE POBLACION (CONAPO)***'s recent activities have focused on educational and socio-demographic research; formal and non-formal education, and design/production of educational materials. Concerning research, the first stage of CONAPO's study of sexuality in young people was completed in 1993; a second phase set for 1994 entails training strategies for

educational agents. Two other studies were launched in 1993 (on rural women, the environment and health, and on including population and gender issues in adult education), while a project producing materials on population for couples contemplating marriage was completed. All these projects are part of CONAPO's activities for the International Year of the Family.

CONAPO also developed educational materials and programmes on population for elementary and high school education as well as for teachers, and held several information, sensitization and training events for government technical staff and various groups. It also designed training materials specially addressed to women.

Planned 1994 information activities on family planning and population include television messages on family planning for men, couples and adolescents, as well as regional meetings on population education and family issues. A radio series for the indigenous population will be produced, including themes such as reproductive health and the role of the indigenous woman in the family.

Norway

The ***SECRETARIAT FOR WOMEN AND RESEARCH***, now part of The Research Council of Norway (Norges forskningsrad), held a two day conference in Oslo in October 1993 on "Backlash in Norway?" Some 900 people discussed women's status in eight areas: education and research, everyday life, art and culture, media, advertising, health, politics and work and pay. Co-organizers were The Equal Status Council and The Centre for Women and Research at the University of Oslo.

The Ministry of Child and Family Affairs is in charge of the activities for the International Year of the Family (IYF). Norway already enjoys a wide range of family measures including systems of:
1) continuous care for children under 10 (involving increased and flexible parental leave, child care facilities for pre-school children and after school care);
2) family and child welfare (incorporating family counselling services and a child welfare service), and 3) allowances to families with children. These will form the basis for various IYF activities, including publication of a leaflet on the Year, a periodical on family questions and a book about the family; a research conference also will be held.

Pakistan

The ***MINISTRY OF WOMEN AND DEVELOPMENT*** has reported that as a result of having a woman Prime Minister in Pakistan, various schemes for integrating women in development are under way, including: training to help NGOs launch public-private projects; higher priority for population welfare, employment generation and health care projects; new secretarial and computer training centres; new free legal aid centres, and reserving for women (and separately advertising) five per cent of federal and provincial level posts.

Additionally, in 1993, the Ministry financed development projects for women in social welfare, education, health, community development, and in vocational and technical fields. In the provinces, it began 51 new women's projects in community development, education and training, health, social welfare and industries. The Ministry also organized a workshop on laws affecting the girl child and a symposium on violence against women. It also held a workshop on women's

health issues with the World Health Organization (WHO) and a symposium on women's employment with the International Labour Organisation (ILO). It participated in the 37th Session of the United Nations Commission on the Status of Women, Vienna (Austria), the 4th Meeting of Commonwealth Ministers Responsible for Women Affairs, Nicosia (Cyprus), a seminar/workshop on girl's and women's education in Colombo (Sri Lanka), the 8th SAARC (South Asian Association of Regional Cooperation) Technical Committee Meeting on WID in Dhaka (Bangladesh), and the SAARC Ministerial Conference and the South Asian Association for Women's Studies' First Regional Conference, both held in Kathmandu (Nepal).

Portugal

The *COMISSAO PARA A IGUALDADE E PARA OS DIREITOS DAS MULHERES,* (Commission for Equality and Women's Rights) gave information and advice to women and conducted research and training. It entered the debate on penal code reform, participated in the National Committee of Ethics and Sciences of Life and in the working group reviewing maternity laws. It organized a seminar in Macau on "Women and the World" attended by women from China, Portugal and Macau's various ethnic committees. It produced three television spots on domestic violence, women in politics and the sharing of family responsibilities. With the County Councils, it launched five women's support and information centres. The Commission also has organized a working group composed of the Ministry of Foreign Affairs, the Commission for Equality and Women's Rights and a representative of women's NGOs to prepare for the World Conference on Women to be held in Beijing. Equality counsellors from different Government departments also are involved in data collection and analysis for the National Report.

The Commission will participate in the Preparatory Committees of the World Conference on Population and Development (1994) and the Summit for Social Development (1995). It also was a member of the official delegations to the UN Conference on Human Rights (Vienna), the UNESCO General Conference (Paris), and the Council of Europe's Third European Ministerial Conference on Equality between Women and Men (Rome), dealing with the media's role in violence against women.

Spain

The II Plan for Equal Opportunities for Women 1993-95 summarizes most of the recent work of the *INSTITUTO DE LA MUJER.* The plan, which already has been approved by the Council of Ministers, consists of 10 objectives, divided into 172 concrete actions.

At the official presentation of the Plan, Matilde Fernández, the Minister of Social Affairs, noted that it involves three principal axes: 1) increasing the proportion of women in the labour force and the quality of their employment: (2) making professional and family life compatible, and (3) improving women's health and ameliorating the condition of marginalized women.

At the presentation, it was noted that in order to guarantee equal opportunities women's economic emancipation had to be achieved, since it is the fundamental basis for social liberty, and its lack has been the main reason women remain unequal. As Spinoza argued, "one has more rights when one has more power." The II Plan is aimed at giving women more power in order to have more rights, exercised under conditions of equality.

Gender at the 1992 summer olympics

The Instituto de la Mujer also published a report analyzing the participation of women and men in the 1992 Summer Olympics held in Barcelona, Spain:

- *Of the 10,217 participants, 27.8 per cent were women and 72.2 per cent men,* a large increase in women's involvement over 1988.
- *Although, in general, more developed countries sent higher proportions of women, 52.6 per cent of China's contingent were women.* One country, Vietnam, sent 100 per cent women. But 25 countries, mostly Islamic ones from West Asia/North Africa, sent no women.
- *The highest concentration of women was in gymnastics, tennis, swimming, badminton, and tae kwon do.*

On the other hand, women did not participate at all in boxing, baseball and soccer. And men and women competed together in all Olympic shooting events.

Sudan

The sub-focal point ***NATIONAL POPULATION COMMITTEE (NPC)*** has conducted a basic needs assessment in Khartoum on education, health and sanitation, employment, housework and administration using participatory rapid appraisal techniques. It now is promoting women's role in administration and decision-making since the public sector is women's primary employer. NPC-compiled statistics also show that rural women's work days in agriculture exceed men's and that urban women now work more in industry. But lack of child care facilities constrain women's economic roles in all areas.

The NPC participated in a government committee reviewing women's legal status, which recommended that Sudan sign the International Agreement on the Elimination of all Forms of Discrimination Against Women. It also recommended that: a) women should participate in the formulation of laws; b) women's rights mentioned in the Koran should be enforced as laws; c) legal aid units linked to the courts should be set up; d) information units dealing with marriage, divorce and other legal issues should be established; e) early marriage should be abolished, even where the judge has consented; f) men and women should count equally as witnesses appearing in courts; g) divorced mothers who remarry should get custody of children; h) women's work in the informal sector should be legalized; i) national accounts data should include women's agricultural and household work and j) ILO treaty restrictions on women's night work should be eased.

The Committee's 1994 activities will focus on the family, including seminars to review findings of NPC studies on women in industry and women in forestry and a seminar on population and food.

Turkey

In 1993, the ***DIRECTORATE GENERAL OF THE STATUS AND PROBLEMS OF WOMEN (DGSPW)*** set up a national gender data base jointly with the State Institute of Statistics, and published three booklets with data on women's status in Turkey. It also conducted short term training on e.g., statistics on women and women and violence. Long-term training included setting up a Women's Studies Master's programme with the Middle East Technical University.

The DGSPW also organized both the First National Conference for Women's Federation and NGOs and the First National Congress of Women (on women's identity). The latter was in preparation for the 4th World Conference on Women in Beijing. In 1994 it will conduct a workshop to finalize the National Report for the Beijing conference.

In addition, it supported NGO studies of, e.g., press coverage of violence against women, verbal history of women, women's small enterprises in the touristsector and technology and women's employment in industry.

For the International Year of the Family, the DGSPW has been working with the Directorate General for Family and Social Research (DGFSR). It participated in IFY preparatory programmes on equal rights and responsibilities in the family, and causes and prevention of violence in the family. Other IYF activities by the DGFSR include setting up seven commissions on family and: education, economy, law, cultural values, family planning/health, recreation, and policy. The IYF emblem also will be on a National Postal Service stamp and the 1994 tickets of the National Lottery.

Zimbabwe

In 1993, the ***ZIMBABWE WOMEN'S RESOURCE CENTRE AND NETWORK (ZWRCN)*** undertook diverse activities on behalf of Zimbabwean women including the reorganization of the ZWRCN Documentation Centre. Its titles rose from 2,500 to 3,500 during 1993, with new materials focused on women and AIDS, the impact of structural adjustment policies on women and women and the environment. The number of internal papers and users of the Documentation Centre both rose. A fact sheet on women and the environment and a guide to non-sexist language were produced. The Centre organized exhibits of its materials, participated in The Zimbabwe International Book Fair and began a pilot project to disseminate information to rural women.

The Centre organized a national workshop on women and Economic Structural Adjustment Programmes (ESAP), attended by representatives from NGOs and governmental institutions. One of the recommendations of the workshop was that the ZWRCN should establish a task force of women's organizations and NGOs to liaise with the Monitoring and Implementation Unit of the Ministry of Finance, and the Labour and Social Welfare Division of the Ministry of Public Service.

The ZWRCN also produced a video about a single mother and her struggle to become productive,two news bulletins, workshop reports, book reviews and bibliographies. It coordinated a public hearing for women from the grassroots to present their problems.

Research and training activities included a gender training workshop for trainers, a survey on women and culture, and gender and development talks on the environment, informal sector, economic structural adjustment programme (ESAP), inheritance, land, AIDS and employment.

World NGO forum launches International Year of the Family

Over 1,000 participants from nearly 100 countries met in Valletta, Malta from 28 November to 2 December 1993 at the World NGO Forum that launched the International Year of the Family (IYF).

More than 200 NGOs signed the Forum's Malta Statement agreeing that stable, self-reliant families are main agents of sustainable development that are entitled to "maximum protection and assistance to fulfill their roles for the well-being of the individual members and society." They urged that policies that empower families be enacted and the diversity of the world's family forms recognized -provided they are fully consistent with fundamental human rights: "The International Year of the Family is of special relevance in promoting concepts of families and intra-familial relationships that will allow the actual enjoyment of these rights, with special emphasis on gender equality and the rights of minor children."

The Statement urged governments to develop concrete action plans for the IFY and to formulate family-sensitive policies. It asked governments to consider joint action with NGOs in such fields as assessing the family impact of social programmes, studying gender issues and identifying measures to ensure equality between males and females of all ages, and aiding families in extreme poverty, refugee/displaced families and other families at risk. It invited governments to celebrate each 15 May as the International Day of the Family, and urged that they follow up the IYF, including aiming at a declaration of families' rights and responsibilities.

The NGOs also agreed that they themselves would plan for new and creative actions vis-a-vis families, while continuing their efforts to help them with "effectiveness, transparency and accountability." Finally, the signatory NGOs subscribed to the IFY's "ultimate objective, emphasizing the recognition of values such as caring, sharing, solidarity and responsibility, mutual respect and tolerance, in order to promote 'the smallest democracy at the heart of society.'"

BOOK REVIEW

Gender Profile of Tanzania

Tanzania Gender Networking Program, Dar es Salaam, 1993. ISBN 9987-600-01-8. 176 pp.

This volume by the Tanzania Gender Networking Program (TGNP) reflects its participatory methodology of "assessment - analysis - action". It presents the history and aims of TGNP, whose women and men members strive "to facilitate the process of gender equality, the empowerment of women in Tanzania (and worldwide), and the transformation of society at all levels—individual, household, community, nationally and internationally." It also delineates a conceptual framework for gender analysis and applies it to the case of Tanzania. The final chapters focus on strategies for change.

For copies of the book, as well as more information about TGNP and its publications, write: TGNP, Box 8921, Dar es Salaam, Tanzania.

Gender issues in the analysis of the urbanization process

(Continued from page 19)

governments inability to deliver urban services. As stated in one conclusion of the seminar: "Supply and improvement of residential infrastructure and services have considerable potential for improving health and reducing women's domestic burden and caring responsibilities."

Moreover, since access to services is closely related to negotiations with political parties and government officials, women need more equal conditions to become involved in politics and a larger influence in political decision-making. As the seminar concluded, "Empowerment of women in civil society, politics and the state is a basic requisite for good governance."

Measurement and valuation of unpaid work

Sometime in the mid-eighties, I was visiting a relatively inaccessible area in Nepal's Western hills with a World Bank dignitary. In a discussion about the pace of development in Nepal, I complained about how slow it was. He remarked, "It must be developing fast enough to have Coca-Cola stocked in the road-side shops in such relatively remote areas". I gave up the discussion. The question that still haunts me is if the people who started selling the milk they used to consume spent the money on Coca-Cola, gum and other non-nutritious products, are they better off? Is this progress? Can economics deal with it? There seem to be three distinct problems here. Firstly, the production of milk which these people consumed at home was not valued at all, so it was not counted at all in any income statistics. But as soon as the milk started to be sold, it was reflected in the income of the household (even if the household's real income had not increased). Secondly, milk consumption has been replaced by cash expenditure on less valuable items in terms of nutrition. Thirdly, those who suffered most from this diversion of real income were women and girls, since it was men who got to spend the cash income at the cost of milk consumption by women and children. Is this development or impoverishment of rural households, particularly of the female species?

Meena Acharya, Nepal

The issue cannot be answered positively or negatively unless household income is completely tallied before and after the commercialization of milk and household production activities are better measured. In many developing countries, household production encompasses a broad spectrum and provides the bulk of household subsistence. But the national accounts data reflect only a small portion of household income and production. They are also inconsistent. For example, they are likely to impute value to owned dwellings and own-account agricultural products and include them in national accounts. But they exclude fodder and fuel wood collected by women or value generated in food processing. This inconsistency is also reflected in labour statistics. While the great majority of men working in their own farm land are considered economically active, a majority of women spending as much time in farms and household industries as secondary workers, are not.

Because services such as cooking, cleaning or shopping are considered non-economic activities, the majority of women the world over are considered economically inactive, even if women's household activities are primary to the family's survival and reproduction of labour power.

There have been extensive discussions since the mid-seventies about the socio-economic marginalization of women as a consequence of excluding their major activities, i.e., domestic work and child care, from national accounts. However, existing economic models and data collection methods simply do not and cannot capture multiple productive activities of women, particularly the unpaid ones.

Responding to this problem, INSTRAW is currently carrying out a project to develop cost-effective measurement and valuation of work/activities in the informal and domestic subsistence sectors so that they can be included in national accounts, particularly in what are termed "satellite accounts". "Satellite accounts" can be defined as a supplement to the existing standard system of national accounts that estimate the value of the critically important but currently invisible tasks, particularly housework and do-it-yourself activities done mostly by women.

Based on the preliminary results from the five country case studies conducted in Nepal, the Dominican Republic, Venezuela, Tanzania, and Hungary, and a global inventory of various research initiatives on the topic, INSTRAW has identified a group of activities that are currently excluded from

the System of National Accounts (SNA). Some of these activities should be included in the proposed "Satellite Accounts": 1) household maintenance, i.e., meal preparation, housework, shopping, repair services, child care, elder care and related travel, and 2) personal investment activities, i.e., education, skill development, and related travel. Although time spent on personal maintenance such as sleeping, eating, washing, and activities related to media, games, social events, sports, walking, and related travels must be similarly measured, they are not to be included in the proposed "Satellite Accounts". Figure 1 visually describes the proposed classification of activities.

Following this proposed activity classification, some preliminary exercises were conducted to measure the estimated time spent by each sex on each of the three major categories of activities (SNA, Satellite Accounts, others). The results for Nepal (Table 1) show striking differences in the time spent by women and men in SNA and in the "satellite account" activities. Men spent almost twice as much time as women in paid work while the reverse is true for non-market goods production (which include production for personal or household consumption and investment). Activities related to non-market goods production are technically recognized within the production boundary of the SNA. Yet, many remain uncounted due to inadequate data collection techniques and poor valuation methods. A perfect example is the production of milk by people in the Western hills in Nepal. In addition, the Nepalese women in the case study spent more than twice as much time as men in household maintenance. Similar results are emerging in the other country studies.

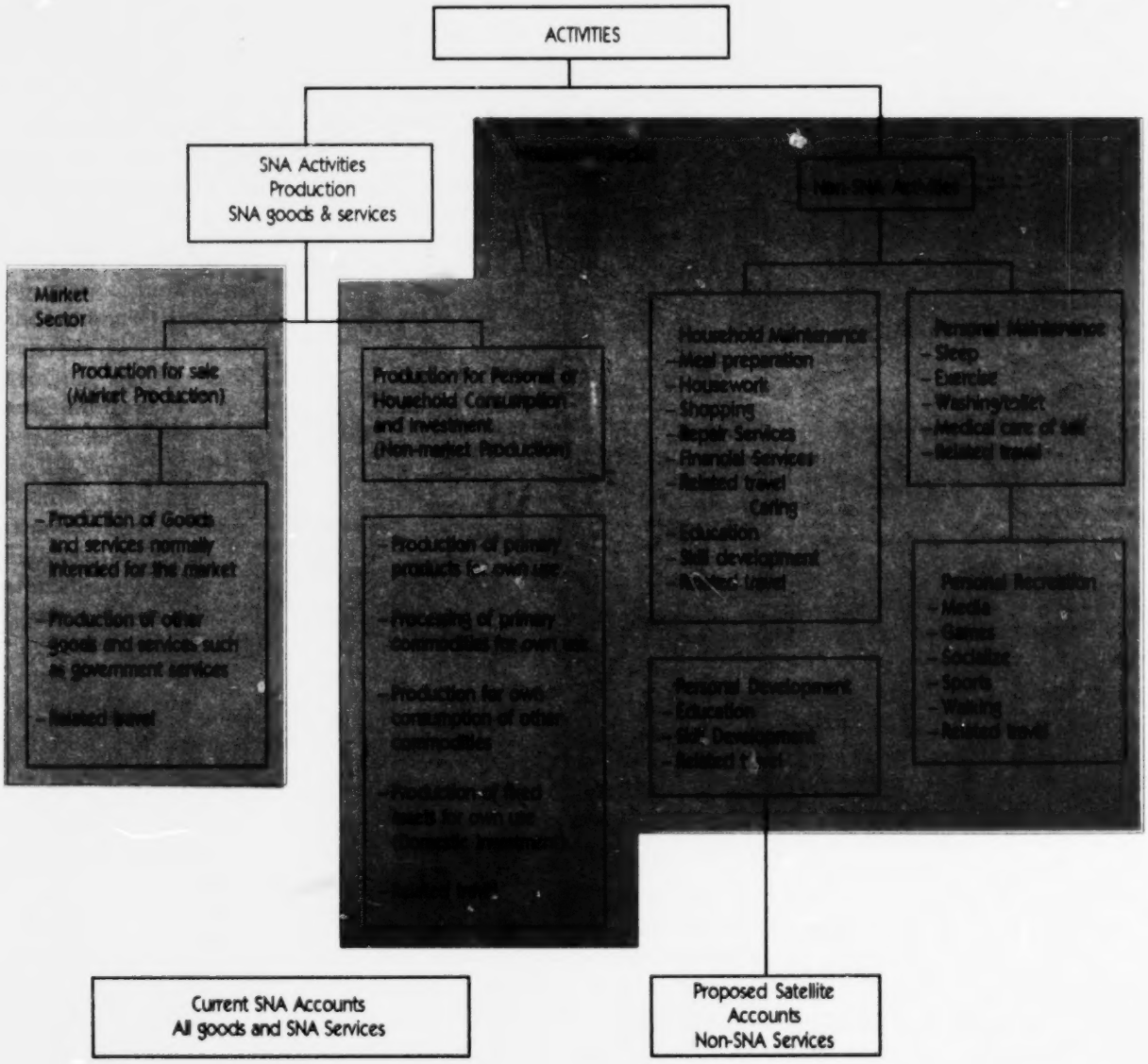
The results of these studies are currently being finalized for publication. They should provide guidelines for collecting and valuing information on non-market production as a means of supplementing the SNA. In 1985, Ruth Sivard estimated that women's unrecorded work in the household would add one-third to gross world product if it were counted. INSTRAW's research is a way to begin to do so.

Table 1 Selected Time Use Estimates Based On INSTRAW's Nepalese Case Study
(Hours per Year)

	Nepal Male	Nepal Females	Nepal Total
Paid Work	1537	978	1258
Non-market goods production	587	927	757
Total SNA	2124	1905	2015
Household Maintenance	756	1968	1362
Personal Investment	n/a	n/a	n/a
Total Satellite	756	1968	1362
Personal Maintenance	3220	3237	3229
Personal Consumption	1989	1179	1584
Travelling	672	475	574
Total Other	5881	4891	5386
Total Annual Hours	8761	8764	8763

Figure 1

INSTRAW
Time Use Measurement and Unpaid Work Project
1993 SNA Based Classification



Giving women credit

INSTRAW is preparing an updated overview on women and credit aimed at the "Fourth World Conference on Women: Action for Equality, Development and Peace" (Beijing 4-15 September 1995). The publication of this state-of-the-art that will account for the situation of women's access to credit will include as an appendix a case study on gender impact analysis of credit projects. For the first time, data will be gathered on all three sides of the "micro-enterprise triangle": (1) how some of the world's best microenterprise credit projects succeed in reaching women, (2) how credit impacts on the business of women vs. men, and (3) how any increase in income affects the well-being of women's families vs. the family of men microentrepreneurs.

This case study is under way in the Dominican Republic, where the Asociación Dominicana para el Desarrollo de la Microempresa (ADEMI) runs one of the best programmes that grant individual loans to women and men. Women are 37 per cent of clients. From 1983-31 December 1993, it made 75,423 loans, all at market rates of interest, with a 99 per cent repayment rate. Women have a lower arrears rate than men - as in most microenterprise credit projects world-wide. ADEMI has been internally self-sufficient since 1988 (interest income covers its costs although donors continue to increase its capital base). It also embodies most traits related to both successful projects and high proportions of women clients:

1. *fast loans with a minimum of paperwork and collateral;*

2. *market rates of interest so the programme is self-sustaining;*

3. *on-time payments rewarded by guaranteed, slightly larger loans within 48 hours; the programme focuses on credit, not training;*

4. *geographically-based promoters who are rewarded for low delinquency rates (this motivates them to seek more women clients);*

5. *no exclusion of loans to commerce and services (some programmes do), since women are most concentrated in these areas;*

6. *loans only to experienced clients; most business failures are in the first year and there is more loan demand than supply.*

Some schemes for both individual and group loans have lent to rising proportions of women once their better payback records came to light. One example is Bangladesh's

famed Grameen Bank, which makes very small group loans. By August 1993, it disbursed $743.2 million to 1,679,764 members; all but 100,637 were women.

Individual and/or group loan schemes for women that take a business-like approach to credit will be researched. A big failing of many women's credit schemes is that they lend at subsidized rates (which means that the project soon decapitalizes), fail to look at the economics of clients' ventures, and provide expensive welfare-oriented training in addition to loans. Such projects typically are very small and are not sustainable. Even so, a few women-only schemes that mix credit with other help may be contrasted with sustainable, credit-only programmes for women.

The research will assess how well women use the credit in their ventures (compared to men). In addition to the delinquency rate and proportion getting subsequent loans, variables include the impact of credit on sales, assets, use of family vs. paid female and male labour, income, and reinvestment. The research also will generate information about the traits of women's (vs. men's) ventures: type of economic activity, initial size, home-based vs. other location, proportion of family income generated, owner's workload in business vs. domestic tasks, etc.

Almost everywhere in the Third World, a high proportion of microenterprises (MEs) are run by women - a majority, in fact, in some Latin American, Caribbean, Southeast Asian and African cities. But only a small fraction of MEs get credit and a miniscule percent get credit from special ME credit programmes. Most already have decided to improve and expand their businesses, so they are not a representative sample. Therefore, some control groups of MEs who are not clients of these successful programmes also will be studied.

Finally, the research will assess how any income generated by the loans that is not used in the business is spent. How is family well-being affected? Other research shows that men tend to spend income under their control differently than do women with provider responsibilities, who generally back less for themselves and devote it more single-mindedly to children's nutrition, education and health. Do women (vs. men) MEs prefer to increase leisure, family welfare or business income? What are the personal and business characteristics of the MEs choosing each alternative?

Since the informal sector is burgeoning in countries all over the world, as are the numbers of MEs, INSTRAW's world-wide data on giving women credit will have clear and urgent policy applications.

Children and women in Pakistan.

UNICEF / 5374 / John Isaac

The intersection of family, gender and economy in the third world

The Myth of the "Black Box Family" vs. the Reality of the "Flexible Family"

There are two strongly contrasting approaches to Third World development: the mainstream, "modernization" model and a model based on a neo-Marxist approach. Curiously, both view the household and/or family in the same way - as a single unit, a "black box." In this perspective, it doesn't matter who does the work, who receives the information (e.g., on agricultural extension), or who gets the income, because the family/household is a unit-that *pools* resources.

Since the mid-1980s, however, a growing group of gender/women and development researchers have challenged this "black box" model of the family/household. Instead of seeing it as some unsplittable atom of society, they look inside. Here they see the "internal economy of the household," differentiated along lines of gender and age, and characterized by relations of competition as well as cooperation. The "internal economy" view insists that it *does* matter how development assistance-linked information and economic and welfare resources are distributed to male and female, senior and junior, family members. This view insists that targeting of development aid to "the family" needs to be sensitive to how income - as well as time, labour and calories - are divided among family members.

The paper from which this article is summarized is INSTRAW's contribution to the Occasional Paper Series prepared for the International Year of the Family (IYF). It argues that it *is* important to deal with families in planned development, but that the basic model of the family/household must change from the "black box" to the "flexible family." It tries to break open that box and examine its contents, using as a tool new ways of analyzing family and gender. It also examines the way in which different policies that pay attention to gender can enhance the wealth and well-being of both families and Third World nations.

A New Way of Looking at the Family: the "Internal Economy of the Family"

This "flexible family" model assumes that *male-headed families* range from rare examples of units that pool all resources to families that maintain "separate purses." In "separate purses" families, income and expenditures tend to be distinct for men and women - "his," "hers," and (a little) "theirs."

The ideas about this range of family types can be stated as propositions:

1. *Worldwide, there is a broad range of family types (a continuum) varying from those that share everything to those which have at least partially "separate purses" for male and female, senior and junior, members.*

• *Both gender and age affect the way in which people are treated,* i.e., husbands, wives and certain children (eldest vs. younger sons; boys vs. girls) may be differentially favoured or penalized.

• *There is great variation in the extent to which wives (legal or consensual) get to keep or control resources/income they have earned. In general, however,* few wives surrender control of all - or even most - of their income.

• *There is also worldwide variation in the extent to which women have provider obligations toward their children* (and extended family). Overall, however, as men migrate and economic crises intensify poverty for many, women's provider obligations are rising. Studies show that more and more women are earning income. But their provider obligations may be rising faster.

2. *The way in which money is received and distributed within the family (its "internal economy") varies greatly by geographic region, class, and ethnicity.*

3. *Geographically, the "separate purses" type of family is most common in much of sub-Saharan Africa.* Many studies show that, especially where polygyny and/or unstable marriages are common, spouses keep "separate purses" for most income and expenditures. African women often are expected to provide for their own children. Most women are economically active, mainly in low resource farming and/or market trade, though little of this is recorded in national labour force data. But recent studies show that they raise up to 80 per cent of locally produced food.

4. *If we look at families worldwide, we find that more families are closer to the "separate purse" end of the range than the "common pot"/ sharing end.*

5. *The main reason for 4. is* ***social class*** *- the world majority is poor and the relation between social class and women's economic contributions is usually* ***inverse:***

• The lower the social class, the higher the proportion of women who are economically active.

• The lower the social class, the higher the proportion of household subsistence women contribute.

• The lower the social class, the higher the proportion of female-headed households.

6. *The main exception to 5., the inverse relation between social class and women's economic contributions, is by* ***ethnicity.***

Highlands Ecuadorian Indians, for example, are much more gender egalitarian than neighbouring *mestizos.* Women in better off vs. worse off Indian families are equally likely to generate much of household food and income, and female-headed households are equally rare among richer and poorer. But among *mestizos,* the ideal woman stays home and doesn't earn income.

These propositions and proposed model of the "internal economy of the family" indicate that how much *anything* is shared varies widely. For example:

Labour power: Time-budget studies almost always find that women work longer hours.

Information: Numerous studies find that technical advice given to the husband about farming tasks done by the wife is often not shared with or incorrectly transmitted to her.

Food: Even *calories* have been found to be unequally distributed by gender and age within families (i.e., not in proportion to individual size and energy requirements). Some studies find malnutrition of

disadvantaged members. But in the extreme case, where females are devalued and adult women earn little income, girl infants' death rates are higher:

Life: In India, Pakistan, Bangladesh and China and West Asia, Amartya Sen (1991) argues that "100 Million Women Are Missing," i.e., there are only 91-94 women per 100 men, vs. the 102-106 women per 100 men found in other world regions such as Africa or Europe. Yet even in these "female deficit" countries, there is internal variance. Kerala State, India, for example, has 104 women per 100 men. It also has surviving traditions of matrilineal inheritance, large proportions of working women, and high literacy for both sexes. But India as a whole has only 93 women per 100 men, a deficit of 37 million women. In short, the "internal economy of the family" even extends to matters of life and death.

Propositions About the Factors Affecting Gender Equality

Blumberg's theory of gender stratification argues that relative male/female control of income is the most important predictor of the degree of gender equality in a variety of dimensions. Thus, men vs. women's income is the key "internal economy of the family" factor in determining the distribution of family power and well-being.

7. *Women's economic power relative to men (defined as control of key economic resources such as income and property) is posited as the most important and achievable (though not the only) factor affecting gender equality at a variety of micro and macro levels ranging from the couple to the state.*

8. *Unless she is a household head, a woman may not, however,* ***get a dollar's worth of economic power for every dollar she brings into the family*** *because of what are termed* ***discount factors.***

Discount factors may be macro (e.g., the state) and/or micro (family or community), and subtract or add pennies to that hypothetical dollar, based on whether they are negative or positive:

- At the macro level, the greater the gender inequality (i.e., the more the political, economic, legal, religious systems disadvantage women), the more negative the discount rate, and the less leverage they get from each dollar.
- At the micro level, discount rates may be negative or positive.
- These include each partner's gender ideology, as well as that of their class, ethnic group and community. If the ideology says a woman should be an economic dependent, it will nibble away many cents of the leverage she gets from each dollar, since *she never should have earned it in the first place.*
- They also include the relative commitment of each partner (the less committed one has more power due to the "principle of least interest"), the relative attractiveness of each partner, the extent of their perceived need for the other's income, and even their relative assertiveness (since most girls are not socialized to bargain hard in intimate relationships). Ironically, although women are expected to nurture the family's emotional health and peace, it is usually too taken-for-granted to give them power.

9. *Additionally, one gets more power out of controlling and allocating surplus than bare subsistence.*

Blatantly denying food to hungry children is rarely an option within the family, and may be why poor women don't get more leverage from the often high proportion of resources they provide. But for both genders, the more surplus controlled, the greater the economic power.

10. *Adjusting a woman's overall economic power by these discount factors and the surplus vs. subsistence income distinction gives us her "net economic power," posited as the best predictor of a variety of consequences:*

When Wives Control and Spend Income: Selected Consequences

11. *The greater a woman's net control of income, the greater her increase in self-esteem.*

All studies of women beginning to earn income have found this. Soon women try to turn their earnings into control over things they deem important:

12. *The greater a woman's net control of income, the greater her leverage in fertility decisions* - i.e., *the more these reflect her* **own** *utilities, vs. those of her husband, extended family or state.*

Increased control of her own fertility is probably the most crucial outcome that flows from a woman's increased economic power.

13. *The greater a woman's net control of income, the greater her leverage in both family economic and welfare decisions.*

This means her greater "voice and vote" in such economic decisions as buying or selling land, animals, or other property. It also means more say in domestic welfare decisions, such as which children are sent to school for how long; the appropriate level of health care spending for each member and illness, as well as other expenditures on well-being items ranging from shelter to shoes. It also means her greater "voice and vote" (power) in the marital relationship.

14. *Women who lose income lose domestic power more quickly and sharply than they gain it when income rises.*

If a wife's relative income rises, the more her mate feels threatened by it, the more likely he is to retaliate with physical force (this emerged in Roldan's Mexico City research). But the author has found in a study of 61 pre-industrial societies that once women's greater economic power is consolidated, they are *less* subject to male violence.

15. *Men tend to spend income under their control differently from women who have provider responsibilities* (even as "providers of last resort"), *with women more focused on children's well-being and family subsistence:*

- Women tend to contribute a higher proportion of income to family subsistence, holding back less for personal consumption.

Why should women contribute a higher proportion of income toward family subsistence? Some have argued that since women earn less than men, their behaviour merely illustrates "Engel's law." Formulated by the German economist in 1857, it states that the lower the income, the higher the proportion spent on life's basic necessities. Not according to Mencher: in one of her 20 villages, both genders earned the same. Yet there, too, women contributed 92 per cent of their earnings, whereas men put in only 76 per cent of theirs.

> *It is mother's, rather than father's, income or food production that tends to be more closely related to children's nutrition*

Even calories have been found to be unequally distributed by gender and age within families...

• It is mother's, rather than father's, income or food production that tends to be more closely related to children's nutrition.

Shubh Kumar's study in Kerala, India (1978) found that mothers with resources under their control - kitchen gardens and/or income - had better-nourished children. The study involved a random sample of 48 landless/near-landless families (72 per cent owned under one-tenth acre). No increase in child nutrition was found as father's income rose, although child nutrition *was* enhanced by increasing mother's income. This research was the first to document the stronger relation of child nutrition to women's income than men's.

Since then, her results have been replicated around the world, *inter alia* in Belize, the Phillipines, Kenya, Ghana and the Dominican Republic (where the effect was strongest in the lowest income quartile).

This has obvious policy consequences. If income from a development project is channelled only to men, many of the family well-being benefits of women's more welfare-focused spending patterns are lost. And the project itself may suffer.

16. *Mere work in economic activities does not translate into economic leverage in the family if the person gets no control of economic resources thereby.*

For example, Meena Acharya and Lynn Bennett (1983) studied eight villages in Nepal and found that the amount of work women did in subsistence agriculture had no effect on their family power and the more domestic work they did, the less power they had; only income-producing work enhanced their influence in the household.

The "External Economy of the Family"

Although the relative male/female control of income is proposed to be more important than kinship in explaining women's power in the family and impact on its well-being, the kinship system also is proposed to have an effect.

Type of kinship system: descent, residence and inheritance. Other things being equal, women fare better in groups with matrilineal than patrilineal *descent*; bilateral kinship systems (which characterize most of the West) tend to be intermediate. But descent proves less important than marital *residence* in boosting women's power from the "external economy of the family": Where the young couple goes to live near or with the wife's female kin (matrilocality), she has access to nearby allies of her own family and gender. They can provide not only economic resources, but also political and emotional backup. Patrilocal residence tends to be the least favourable

to women, unless the in-marrying wives organize. For example, Igbo women of Southeast Nigeria band together in village wives' associations that provide a counterweight to the patrilkin's power. Neolocal residence (where the couple lives independently) tends to be intermediate. Finally, the greater women's *inheritance* rights, the greater their economic power, and leverage in the "external economy of the family." But studies show that women tend to exchange services and help with selected kin, even when the formal kinship system revolves around males.

Kin-based sharing networks. In fact, poor Third World women may depend more on the "external economy of the family" than do their husbands: Extended kin form a network of support that helps keep them afloat. Among African patrilineal/patrilocal peoples, for example, one of the reasons women need their *own* income (and "separate purses") is so they can maintain their obligations to their natal extended kin. For example, Jane Guyer (1988) studied the patrilineal Beti in Cameroon and found that transfers from people other than a woman's husband (mostly her kin) accounted for 34.4 per cent of her transfer income and 15 per cent of her total cash income. Such help must be reciprocated, so if her income drops, so may a woman's ability to maintain kin ties, to both her and her family's detriment.

In Belize, Stavrakis and Marshall (1978) found an exchange network among female kin, though the larger kinship system is bilateral (both mother's and father's sides "count"). It redistributed corn for past favours and helped women whose husbands had had a bad crop year. But corn production dropped as the men began raising sugarcane. Women not only lost the chief staple for in-kind sharing with kin, they lost their main income source, from raising pigs. Women had fed the pigs the 40 per cent of corn not good enough for sale.

Such exchange/sharing networks with kin (or close friends) are most common where there are *unpredictable fluctuations of sometimes scarce resources.* This long has been shown in studies of hunters-gatherers. Both resource fluctuations and sharing networks also have been found in studies of various marginal groups in the U.S., the Dominican Republic, Venezuela and Australia (of part-Aboriginals); women predominated in all these networks.

In 1973, Michael Lombardi showed mathematically how sharing smooths fluctuations in net available resources. His input-output analysis found that sharing - largely among women - prevented one U.S. welfare family from going below his zero point three times in a single month. Zero meant no money, no food in the house, and nothing to pawn.

In sum, in all kinds of kinship systems, poor women seem more likely than their husbands to buttress their position in the "internal economy of the family" by exchanging resources with an informal kin-based network, i.e., relying more on an "external economy of the family." Such sharing is especially important for poor female household heads.

The Political Economy of the Mother-Child Family

When the author first explored this topic (Blumberg with Garcia 1977), the literature still stressed that woman heads were most prevalent among United States and Caribbean blacks. Instead, the author argued that the mother-child family was structurally/economically based and found in much of the world, *not* mainly among those who were "ethnically Negro." Today, there are solid data that such units are increasing among diverse groups in the U.S., Europe, Latin America, the Caribbean, Africa and parts of Southeast Asia - but *not* in North Africa, West Asia or South Asia. And although woman-headed units are most

Gendered control of income has been stressed as the most important aspect of the internal economy of the family...

frequently encountered among the poor, not all are poorer than male-headed counterparts. Four conditions for the emergence and prevalence of mother-child families that the author proposed in 1977 recently were reassessed in 1993; they seem to have fared well, especially since more women around the world have begun to earn income. In a brief summary, the first condition says that income must be paid to the person earning it, not his/her family. The second condition is that women are able to earn a living, either by their own work, the work of those children to whose labour or income they have access, from inheritance income, or state-provided welfare - and that they are permitted and able to head a separate residence and control property in their society. The third condition is that women can reconcile their making a living with childcare responsibilities. This means working at something that can be safely done with the children present, or getting someone to care for the children, or postponing becoming a household head until the youngest children are no longer a childcare problem, or she is receiving enough income from other sources (for example, her children, rent, inheritance, the state) so that she can stay home. The fourth condition says that her income/subsistence from all sources not be drastically less than those of the men of her class. Here, however, the focus is on the *consequences* of mother- vs. father-headed families since they provide a clear test of how gendered control of income affects family welfare: women heads are assumed to control their own income.

The Impact of Gender of Family Head on Well-being

Three of the hypotheses discussed for husbands vs. wives' income and children's well-being are reconsidered for male vs. female heads.

Gender of family head and impact on children's education. There is not yet much evidence, but studies found women heads of households to highly prioritize education and to emphasize the education of girls as well as boys. Sylvia Chant's (1985) study of Mexican shantytown dwellers found that in female-headed families, there tended to be less discrimination toward girls, who were given opportunities 'equal to boys'. Koussoudji and Mueller (1983) found children in female-headed Botswana families to receive more education - but because Botswana boys start working in South African mines or herding cattle from an early age, it is one of the only countries where women have more education. Finally, as noted, Blumberg et

al.'s analysis (1992) of random sample survey data from Santiago, Chile showed no favoritism toward boys' high school attendance in women-headed households. Just as important, although they earned only *half* the income - 12,200 pesos vs. 24,000 for men heads - their children's rates of high school attendance lagged only a few per cent behind those of male heads.

Gender of head and impact on proportion of income contributed to family subsistence. First, Sylvia Chant found that just over half (12) of the male heads in her Mexico in-depth sample held back up to half their income for personal use; female heads contributed *all* their wages to family welfare. Second, studies in Malawi, Cote d'Ivoire and Jamaica show women heads much less likely to spend on alcohol.

Gender of head and impact on family/children's food and nutrition. Recent quantitative studies in Malawi, Rwanda, Jamaica, and Guatemala found that female-headed households spent a higher proportion of income on food, and/or bought food of higher nutritional quality, and/or fed their children more calories. Other quantitative studies in Rwanda and Brazil found children less likely to be malnourished in women-headed homes. In two other studies in Sri Lanka and, Bangladesh, children's nutrition was no worse in women-headed households, even though they were poorer. In addition, a recent literature review by Eileen Kennedy (1992) finds that the Africa studies and some of the Latin America/Caribbean research show children in female-headed units to be better nourished.

Findings such as these would never have emerged from the "black box" model. Ignoring the varied contents of this black box can result - and has resulted - in erroneous assumptions and ill-conceived development efforts.

Conclusions

Gendered control of income has been stressed as the most important aspect of the "internal economy of the family." This is because it affects relative male/female power, and, in turn, women's degree of say in fertility, as well as in household economic and family welfare decisions. In addition, men and women with provider obligations spend income under their control rather differently, with women devoting theirs more singlemindedly toward children's nutrition, education, and other measures of well-being. Therefore, one outcome of replacing the old black box model of the family with the new flexible/internal economy model should be to make it clearer why development resources and income should be targeted to women as well as men. Four guiding principles are indicated:

1. For any new development project or programme, instead of assuming a "black box" sharing household, a rapid appraisal should be done to find out just what is the "internal economy of the household" among different socioeconomic and ethnic groups affected by the project. Specifically, their gender and age division of labour, time, resources and income should be measured.

2. That project information and resources are aimed at the right people within the family also must be measured: those who do the work and those who get the rewards.

3. Wherever possible, women should be explicitly targeted for income-increasing activities, since female-controlled income helps both family wealth and well-being. Further, it is important to target not only wives, but also women household heads.

4. Project delivery systems (e.g., timing, cost and location of activities and benefits) should be reviewed to make sure they are suitable for all targeted groups; otherwise, they should be adapted to overcome any built-in obstacles that reduce access to and control of benefits by any subgroup of beneficiaries, such as landless women.

Prepared for INSTRAW
by Rae Lesser Blumberg,
Professor, University of California

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